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ABSTRACT

The tables in this document are based on data collected through the National Survey of America's Families (NSAF), a household survey conducted as part of the Assessing the New Federalism project. The project is national in scope, but has selected 13 focal states for intensive study. These tabulations are based on the 1997 round of the NSAF. They provide information on a variety of measures of insurance coverage, access to care, and health services use. The data presented on the numbers of uninsured and the uninsurance rates show a lower percentage of children and nonelderly adults being uninsured than reported by the Census. The report's tables provide basic descriptive data in an easily accessible form, but they do not offer interpretations or explanations. Tables 1 through 10 show the distribution of types of insurance coverage. Other tables describe the uninsured, Medicaid recipients, and low-come groups. Information is also provided about access to health care for children by type of insurance. (Contains 17 tables, 5 references, and 25 endnotes.) (SLD)

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# State Profiles

## Health Insurance, Access, and Use: United States

Tabulations from the 1997
National Survey of
America's Families

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July 2000

Assessing the New Federalism

*An Urban Institute Program to Assess Changing Social Policies*

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The Urban Institute

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## Assessing the New Federalism

*Assessing the New Federalism* is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states. It focuses primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. Alan Weil is the project director. In collaboration with Child Trends, the project studies changes in family well-being. The project provides timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey, studies of policies in 13 states, and a database with information on all states and the District of Columbia. Publications and database are available free of charge on the Urban Institute's Web site: http://www.urban.org. This paper is one in a series of discussion papers analyzing information from these and other sources.

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The nonpartisan Urban Institute publishes studies, reports, and books on timely topics worthy of public consideration. The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, its funders, or other authors in the series.

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The tables that follow are based on data collected through the National Survey of America's Families (NSAF) – a household survey conducted as part of the Urban Institute's *Assessing the New Federalism (ANF)* project. ANF is a multiyear research project designed to analyze the devolution of responsibility for social programs from the federal government to the states. The project is national in scope, but it selected 13 focal states for intensive study. These states include Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin (see Kondratas, Weil, and Goldstein 1998 for more details). The NSAF was fielded in 1997 and 1999 and is planned for 2002.

These tabulations for the United States are based on the 1997 round of NSAF and provide information on a variety of measures of insurance coverage, access, and utilization. The intent of this report is to provide basic descriptive data in an easily accessible form, but not to offer interpretations or explanations. Assessment of the meaning of these data is left to the reader, although a variety of analytic efforts are under way at the Urban Institute.

Tables 1 through 10 show the distribution of types of insurance coverage (employer, other private, Medicaid/state program, other public and uninsured) for all nonelderly residents of the U.S. by selected subgroups. Subgroups are defined based on age, family income, gender, race/ethnicity, family structure, family work status, firm size (for workers), community type, and country of origin. Table 11 presents characteristics of the uninsured. Table 12 summarizes estimates of uninsurance rates for each of the subgroups shown in Table 11. Table 13 describes characteristics of all Medicaid enrollees and poor and near-poor Medicaid enrollees, respectively. Tables 14 - 17 are supplemented by Tables 14a - 17a, which contain data on the low-income subgroup (defined as people in households with incomes below 200 percent of the federal poverty level). Tables 14 and 14a present indicators of access to health care for children by type of insurance. Tables 15 and 15a parallel the preceding children's tables, but with data on access to health care for adults. Tables 16, 16a, 17, and 17a report utilization of health care for children and adults by type of insurance coverage. (Comparable tables for each of the 13 focal states are available at the Urban Institute Web site, www.urban.org.)

**Description of NSAF**

The NSAF is a household survey that provides information on more than 100,000 children and adults representing the noninstitutionalized civilian population under age 65. The NSAF sample was designed to provide both state-representative estimates in the 13 ANF focal states *and* reliable national-level estimates. Approximately 3,000 interviews, on average, were completed in each of the 13 study states in 1997, with 5,000 interviews conducted in the balance of the nation. NSAF is unique because (1) the sample was designed to allow for state-specific estimates from the 13 case study states; (2) low-income families (those with incomes below 200 percent of the federal poverty level) were oversampled; and (3) it contains information on a broad range of economic, social, and health care topics not typically available in a single survey. On

health care, NSAF collects information related to insurance coverage, health status, access to care, and health services use. The low-income oversample is particularly critical, because the policies that ANF is studying have their greatest effect within this large and potentially vulnerable group. In 1997, more than 40 percent of the interviews were conducted with low-income families. (For more details on the survey, please refer to the online methodology series, located at http://newfederalism.urban.org/nsaf/methodology.html.)

The NSAF is designed to give researchers a better opportunity than has been previously available to study key issues related to the impacts of devolution. By surveying families nationally, and in 13 diverse states, NSAF allows for (1) careful documentation of state variation in health care indicators and other measures of family well-being and (2) monitoring changes over time. In terms of health policy as it relates to low-income families, the NSAF is particularly timely as a tool for studying welfare reform, the new State Children's Health Insurance Program, and the rapid expansion of managed care within the Medicaid program. Ultimately, the success of this new survey will be judged by its ability to be used by both researchers and policymakers as a source of information that can aid in the design and assessment of policy decisions.

The overall household response rate for the NSAF was 70 percent (Dean Brick et al. 1999). Responses to the interviews were weighted to provide estimates representative of the populations in the 13 individual states as well as in the nation. The weights reflect the design features of the sample, including the oversampling of low-income households in the study states, and contain adjustments for nonresponse and undercoverage (Brick et al. 1999). Missing responses for employment, earnings, income, and selected items on health care coverage, access, and use were imputed at the person level. The economic hardship and housing items were imputed at the household level (Dipko et al. 1999).

The data presented on the numbers of uninsured and the uninsurance rates show a lower percentage of children and nonelderly adults being uninsured than reported through the Census Bureau's Current Population Survey (CPS). Although there are many differences between NSAF and CPS, two fundamental differences relate to the surveys' approaches to measuring insurance coverage. First, CPS measures insurance coverage during the calendar year prior to the survey (which occurs in March), while NSAF measured insurance coverage at the time of the survey. As a result, the CPS uninsurance rate would not be directly comparable to the statistics reported in these tables. Second, approaches to measuring insurance coverage are not directly comparable. CPS asks a series of questions about insurance coverage and then assumes that any person not designated as being covered through any type of health plan is uninsured. NSAF used a series of questions similar in wording to CPS (with the exception of the time frame) but added a question that verifies whether people who appear not to have coverage are, in fact, uninsured. A substantial number of respondents used this opportunity to designate a particular type of coverage for those who initially appeared to be uninsured. Were it not for this confirmation question, the proportion of people lacking health insurance at the time of the NSAF survey would

have been slightly greater than the uninsurance rate published by the Census Bureau. A more detailed analysis of the implications of this confirmation question is available in Rajan, Zuckerman, and Brennan (2000).

**Public Use Files**

Public use data files from the 1997 NSAF are available via the Internet to permit the entire research community to benefit from this resource. The releases will result in a data structure comparable to that of the Urban Institute's internal analysis files. In addition, we have released a Windows-based program – The NSAF Tabulator – designed to provide users with easy access to data collected in the National Survey of America's Families. As a result, very little knowledge of the NSAF is necessary in order to design and generate custom tables, and users do not need to have knowledge of statistical software. This first release of the Tabulator included the same variables as the NSAF Child Public Use File. These variables focus on children and their primary caregivers and include information on demographics, living arrangements, income, health, education, activities, child behavior, parenting, and attitudes of primary caregivers. After filling in a short registration form, users can access the public use files and the Tabulator free of charge on the ANF Web site at http://newfederalism.urban.org/nsaf/cpuf/index.htm.

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## Table 1: Health Insurance Coverage of U.S. Nonelderly Population, by Age[1]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number |
| **All** | 158,379,683 | 67.7 | (0.3) | 12,160,292 | 5.2 | (0.2) | 20,605,073 | 8.8 | (0.2) | 6,761,299 | 2.9 | (0.2) | 36,105,829 | 15.4 | (0.3) | 234,012,176 |
| **Children** | 45,917,344 | 64.5 | (0.5) | 2,767,149 | 3.9 | (0.2) | 12,376,682 | 17.4 | (0.4) | 1,714,441 | 2.4 | (0.2) | 8,425,308 | 11.8 | (0.3) | 71,200,924 |
| 0-10 | 27,548,314 | 62.1 | (0.7) | 1,568,636 | 3.5 | (0.3) | 9,183,042 | 20.7 | (0.6) | 1,224,950 | 2.8 | (0.3) | 4,812,804 | 10.9 | (0.5) | 44,337,745 |
| 11-17 | 18,369,030 | 68.4 | (0.9) | 1,198,514 | 4.5 | (0.4) | 3,193,640 | 11.9 | (0.7) | 489,491 | 1.8 | (0.2) | 3,612,504 | 13.5 | (0.5) | 26,863,179 |
| **Adults** | 112,462,339 | 69.1 | (0.4) | 9,393,143 | 5.8 | (0.2) | 8,228,391 | 5.1 | (0.2) | 5,046,858 | 3.1 | (0.2) | 27,680,521 | 17.0 | (0.3) | 162,811,252 |
| 18-34 | 40,296,859 | 62.1 | (0.6) | 3,494,945 | 5.4 | (0.3) | 4,121,094 | 6.4 | (0.3) | 1,609,096 | 2.5 | (0.2) | 15,408,208 | 23.7 | (0.7) | 64,930,203 |
| 35-64 | 72,165,480 | 73.7 | (0.4) | 5,898,198 | 6.0 | (0.3) | 4,107,297 | 4.2 | (0.2) | 3,437,761 | 3.5 | (0.2) | 12,272,313 | 12.5 | (0.4) | 97,881,049 |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.



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## Table 2: Health Insurance Coverage of U.S. Nonelderly Population, by Poverty Level[1]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All** | 158,379,683 | 67.7 | (0.3) | 12,160,292 | 5.2 | (0.2) | 20,605,073 | 8.8 | (0.2) | 6,761,299 | 2.9 | (0.2) | 36,105,829 | 15.4 | (0.3) |
| Less than 100 percent | 7,032,114 | 20.1 | (0.9) | 1,874,945 | 5.4 | (0.5) | 13,609,464 | 38.9 | (1.1) | 986,971 | 2.8 | (0.3) | 11,442,739 | 32.7 | (0.9) |
| 100-200 percent | 21,200,174 | 49.1 | (0.9) | 2,651,075 | 6.1 | (0.4) | 4,797,314 | 11.1 | (0.6) | 2,027,011 | 4.7 | (0.4) | 12,537,960 | 29.0 | (0.7) |
| 200-300 percent | 30,716,568 | 73.9 | (0.7) | 1,994,739 | 4.8 | (0.4) | 1,393,516 | 3.4 | (0.3) | 1,596,060 | 3.8 | (0.3) | 5,882,705 | 14.2 | (0.7) |
| 300 percent or higher | 99,430,827 | 87.0 | (0.4) | 5,639,533 | 4.9 | (0.2) | 804,778 | 0.7 | (0.1) | 2,151,258 | 1.9 | (0.2) | 6,242,425 | 5.5 | (0.3) |
| **Children (See Note Below)** | 45,917,344 | 64.5 | (0.5) | 2,767,149 | 3.9 | (0.2) | 12,376,682 | 17.4 | (0.4) | 1,714,441 | 2.4 | (0.2) | 8,425,308 | 11.8 | (0.3) |
| Less than 100 percent | 2,650,606 | 18.1 | (1.4) | 350,545 | 2.4 | (0.3) | 8,350,082 | 57.0 | (1.5) | 262,014 | 1.8 | (0.3) | 3,044,935 | 20.8 | (1.1) |
| 100-200 percent | 8,354,560 | 52.7 | (1.2) | 731,640 | 4.6 | (0.5) | 2,859,316 | 18.0 | (0.9) | 532,651 | 3.4 | (0.5) | 3,371,473 | 21.3 | (1.0) |
| 200-300 percent | 10,883,665 | 79.2 | (1.0) | 500,901 | 3.6 | (0.4) | 730,773 | 5.3 | (0.5) | 462,114 | 3.4 | (0.5) | 1,173,161 | 8.5 | (0.8) |
| 300 percent or higher | 24,028,314 | 89.2 | (0.8) | 1,184,063 | 4.4 | (0.4) | 436,511 | 1.6 | (0.2) | 457,662 | 1.7 | (0.3) | 835,740 | 3.1 | (0.4) |
| **Adults** | 112,462,339 | 69.1 | (0.4) | 9,393,143 | 5.8 | (0.2) | 8,228,391 | 5.1 | (0.2) | 5,046,858 | 3.1 | (0.2) | 27,680,521 | 17.0 | (0.3) |
| Less than 100 percent | 4,381,508 | 21.6 | (0.9) | 1,524,400 | 7.5 | (0.7) | 5,259,382 | 25.9 | (0.9) | 724,957 | 3.6 | (0.3) | 8,397,805 | 41.4 | (1.1) |
| 100-200 percent | 12,845,614 | 46.9 | (1.0) | 1,919,435 | 7.0 | (0.5) | 1,937,998 | 7.1 | (0.5) | 1,494,360 | 5.5 | (0.5) | 9,166,486 | 33.5 | (0.8) |
| 200-300 percent | 19,832,704 | 71.3 | (0.9) | 1,493,838 | 5.4 | (0.5) | 662,745 | 2.4 | (0.3) | 1,133,946 | 4.1 | (0.4) | 4,709,545 | 16.9 | (0.8) |
| 300 percent or higher | 75,402,514 | 86.4 | (0.5) | 4,455,470 | 5.1 | (0.3) | 368,266 | 0.4 | (0.1) | 1,693,595 | 1.9 | (0.3) | 5,406,685 | 6.2 | (0.4) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

Note: "Children" include persons under 18 years of age. If 18-year-olds had been included with "children," the number of uninsured children would have increased to 9,159,312. Of these 9,159,312 uninsured children, 3,299,917 were in families with incomes below poverty, 3,713,583 were in families with incomes between 100 and 200 percent of poverty, and the remaining 2,145,811 were in families with higher incomes.

See further notes following last table.



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## Table 3: Health Insurance Coverage of U.S. Nonelderly Population, by Gender[1]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All** | 158,379,683 | 67.7 | (0.3) | 12,160,292 | 5.2 | (0.2) | 20,605,073 | 8.8 | (0.2) | 6,761,299 | 2.9 | (0.2) | 36,105,829 | 15.4 | (0.3) |
| Female | 79,432,908 | 67.5 | (0.4) | 6,103,999 | 5.2 | (0.2) | 12,088,892 | 10.3 | (0.3) | 2,868,406 | 2.4 | (0.1) | 17,121,023 | 14.6 | (0.3) |
| Male | 78,946,776 | 67.8 | (0.4) | 6,056,293 | 5.2 | (0.2) | 8,516,181 | 7.3 | (0.2) | 3,892,893 | 3.3 | (0.2) | 18,984,806 | 16.3 | (0.4) |
| **Children** | 45,917,344 | 64.5 | (0.5) | 2,767,149 | 3.9 | (0.2) | 12,376,682 | 17.4 | (0.4) | 1,714,441 | 2.4 | (0.2) | 8,425,308 | 11.8 | (0.3) |
| Female | 22,341,684 | 64.3 | (0.7) | 1,259,417 | 3.6 | (0.2) | 6,167,414 | 17.8 | (0.6) | 773,128 | 2.2 | (0.2) | 4,202,313 | 12.1 | (0.5) |
| Male | 23,575,660 | 64.7 | (0.7) | 1,507,732 | 4.1 | (0.3) | 6,209,268 | 17.0 | (0.5) | 941,313 | 2.6 | (0.3) | 4,222,995 | 11.6 | (0.5) |
| **Adults** | 112,462,339 | 69.1 | (0.4) | 9,393,143 | 5.8 | (0.2) | 8,228,391 | 5.1 | (0.2) | 5,046,858 | 3.1 | (0.2) | 27,680,521 | 17.0 | (0.3) |
| Female | 57,091,224 | 68.9 | (0.5) | 4,844,582 | 5.9 | (0.3) | 5,921,478 | 7.2 | (0.3) | 2,095,277 | 2.5 | (0.2) | 12,918,710 | 15.6 | (0.3) |
| Male | 55,371,115 | 69.3 | (0.5) | 4,548,561 | 5.7 | (0.3) | 2,306,913 | 2.9 | (0.2) | 2,951,580 | 3.7 | (0.2) | 14,761,811 | 18.5 | (0.5) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 4: Health Insurance Coverage of U.S. Nonelderly Population, by Race/Ethnicity[1]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All** | 158,379,683 | 67.7 | (0.3) | 12,160,292 | 5.2 | (0.2) | 20,605,073 | 8.8 | (0.2) | 6,761,299 | 2.9 | (0.2) | 36,105,829 | 15.4 | (0.3) |
| White Non-Hispanic | 121,887,388 | 74.0 | (0.4) | 9,947,997 | 6.0 | (0.2) | 9,035,200 | 5.5 | (0.2) | 4,304,256 | 2.6 | (0.2) | 19,576,951 | 11.9 | (0.3) |
| Black Non-Hispanic | 16,871,499 | 55.1 | (1.5) | 831,187 | 2.7 | (0.4) | 5,877,383 | 19.2 | (0.9) | 1,327,897 | 4.3 | (0.5) | 5,691,183 | 18.6 | (0.9) |
| Hispanic | 12,992,300 | 46.2 | (1.1) | 781,924 | 2.8 | (0.4) | 4,799,777 | 17.1 | (0.7) | 650,770 | 2.3 | (0.3) | 8,886,799 | 31.6 | (1.0) |
| Other Non-Hispanic | 6,628,496 | 62.8 | (1.8) | 599,184 | 5.7 | (1.0) | 892,714 | 8.5 | (1.0) | 478,375 | 4.5 | (1.1) | 1,950,896 | 18.5 | (1.3) |
| **Children** | 45,917,344 | 64.5 | (0.5) | 2,767,149 | 3.9 | (0.2) | 12,376,682 | 17.4 | (0.4) | 1,714,441 | 2.4 | (0.2) | 8,425,308 | 11.8 | (0.3) |
| White Non-Hispanic | 34,101,114 | 73.8 | (0.6) | 2,262,251 | 4.9 | (0.3) | 4,719,961 | 10.2 | (0.5) | 1,027,533 | 2.2 | (0.2) | 4,077,789 | 8.8 | (0.3) |
| Black Non-Hispanic | 5,265,339 | 47.4 | (1.9) | 185,831 | 1.7 | (0.4) | 3,802,361 | 34.2 | (1.6) | 400,943 | 3.6 | (0.7) | 1,450,854 | 13.1 | (0.9) |
| Hispanic | 4,390,807 | 41.7 | (1.4) | 243,792 | 2.3 | (0.5) | 3,312,154 | 31.4 | (1.2) | 192,974 | 1.8 | (0.3) | 2,400,961 | 22.8 | (1.3) |
| Other Non-Hispanic | 2,160,085 | 64.2 | (2.2) | 75,275 | 2.2 | (0.6) | 542,206 | 16.1 | (2.0) | 92,991 | 2.8 | (0.8) | 495,704 | 14.7 | (1.7) |
| **Adults** | 112,462,339 | 69.1 | (0.4) | 9,393,143 | 5.8 | (0.2) | 8,228,391 | 5.1 | (0.2) | 5,046,858 | 3.1 | (0.2) | 27,680,521 | 17.0 | (0.3) |
| White Non-Hispanic | 87,786,274 | 74.0 | (0.4) | 7,685,747 | 6.5 | (0.2) | 4,315,239 | 3.6 | (0.2) | 3,276,723 | 2.8 | (0.2) | 15,499,162 | 13.1 | (0.4) |
| Black Non-Hispanic | 11,606,160 | 59.5 | (1.6) | 645,355 | 3.3 | (0.6) | 2,075,022 | 10.6 | (0.6) | 926,954 | 4.8 | (0.5) | 4,240,329 | 21.8 | (1.2) |
| Hispanic | 8,601,493 | 49.0 | (1.2) | 538,132 | 3.1 | (0.5) | 1,487,623 | 8.5 | (0.5) | 457,797 | 2.6 | (0.4) | 6,485,837 | 36.9 | (1.2) |
| Other Non-Hispanic | 4,468,412 | 62.2 | (2.1) | 523,909 | 7.3 | (1.4) | 350,508 | 4.9 | (0.8) | 385,384 | 5.4 | (1.5) | 1,455,192 | 20.3 | (1.6) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997

Standard errors for each percent are given in parentheses.

See further notes following last table

## Table 5: Health Insurance Coverage of U.S. Adults Ages 18-64, by Family Structure[1,7]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All Adults** | 112,462,339 | 69.1 | (0.4) | 9,393,143 | 5.8 | (0.2) | 8,228,391 | 5.1 | (0.2) | 5,046,858 | 3.1 | (0.2) | 27,680,521 | 17.0 | (0.3) |
| Married, with Children | 39,638,082 | 76.8 | (0.5) | 1,890,087 | 3.7 | (0.3) | 1,498,278 | 2.9 | (0.2) | 1,344,254 | 2.6 | (0.3) | 7,249,702 | 14.0 | (0.5) |
| Married, without Children | 36,092,159 | 77.9 | (0.8) | 3,077,776 | 6.6 | (0.4) | 708,467 | 1.5 | (0.2) | 1,911,194 | 4.1 | (0.4) | 4,556,076 | 9.8 | (0.6) |
| Single, with Children | 5,141,200 | 42.4 | (0.9) | 349,675 | 2.9 | (0.4) | 3,109,817 | 25.6 | (1.0) | 262,871 | 2.2 | (0.4) | 3,266,646 | 26.9 | (0.9) |
| Single, without Children | 31,590,898 | 59.9 | (0.8) | 4,075,605 | 7.7 | (0.5) | 2,911,828 | 5.5 | (0.3) | 1,528,539 | 2.9 | (0.3) | 12,608,097 | 23.9 | (0.7) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table

## Table 6: Health Insurance Coverage of U.S. Children Ages 0-17, by Family Type[1,8]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All Children** | 45,738,987 | 64.4 | (0.5) | 2,766,090 | 3.9 | (0.2) | 12,351,424 | 17.4 | (0.5) | 1,713,103 | 2.4 | (0.2) | 8,405,788 | 11.8 | (0.3) |
| Two-parent family | 36,874,698 | 74.1 | (0.6) | 2,183,314 | 4.4 | (0.3) | 4,232,951 | 8.5 | (0.4) | 1,282,766 | 2.6 | (0.2) | 5,183,521 | 10.4 | (0.4) |
| One-parent family | 8,345,503 | 44.0 | (1.1) | 516,752 | 2.7 | (0.3) | 7,021,593 | 37.0 | (1.1) | 395,162 | 2.1 | (0.3) | 2,693,071 | 14.2 | (0.7) |
| No parents | 518,786 | 23.1 | (2.0) | 66,024 | 2.9 | (0.8) | 1,096,880 | 48.8 | (2.7) | 35,174 | 1.6 | (0.6) | 529,196 | 23.6 | (2.2) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 7: Health Insurance Coverage of U.S. Nonelderly Population, by Family Work Status[1,9]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All** | 158,379,683 | 67.7 | (0.3) | 12,160,292 | 5.2 | (0.2) | 20,605,073 | 8.8 | (0.2) | 6,761,299 | 2.9 | (0.2) | 36,105,829 | 15.4 | (0.3) |
| Full-Time Worker(s) | 146,812,844 | 75.5 | (0.4) | 8,804,875 | 4.5 | (0.2) | 7,724,189 | 4.0 | (0.1) | 4,674,080 | 2.4 | (0.2) | 26,348,729 | 13.6 | (0.3) |
| Part-Time Worker(s) only | 5,234,829 | 36.7 | (1.5) | 1,398,015 | 9.8 | (0.9) | 3,029,556 | 21.2 | (1.3) | 588,474 | 4.1 | (0.7) | 4,022,178 | 28.2 | (1.3) |
| No Workers | 6,332,011 | 25.0 | (0.9) | 1,957,402 | 7.7 | (0.6) | 9,851,328 | 38.8 | (1.3) | 1,498,745 | 5.9 | (0.5) | 5,734,922 | 22.6 | (0.9) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 8: Health Insurance Coverage of U.S. Nonelderly Working Population, by Firm Size[1,10]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All Working Adults** | 70,795,167 | 79.1 | (0.5) | 2,673,746 | 3.0 | (0.2) | 1,643,247 | 1.8 | (0.1) | 897,529 | 1.0 | (0.1) | 13,523,086 | 15.1 | (0.4) |
| 0-99 Employees | 36,610,431 | 71.5 | (0.7) | 2,167,456 | 4.2 | (0.3) | 1,267,010 | 2.5 | (0.2) | 678,256 | 1.3 | (0.2) | 10,501,171 | 20.5 | (0.7) |
| 100-999 Employees | 25,023,434 | 87.8 | (0.7) | 430,004 | 1.5 | (0.3) | 341,843 | 1.2 | (0.1) | 201,031 | 0.7 | (0.2) | 2,510,152 | 8.8 | (0.6) |
| 1,000 Employees or More | 9,161,302 | 93.5 | (0.8) | 76,286 | 0.8 | (0.2) | 34,394 | 0.4 | (0.1) | 18,242 | 0.2 | (0.1) | 511,762 | 5.2 | (0.8) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 9: Health Insurance Coverage of U.S. Nonelderly Population, by Community Type[1,10]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All** | 158,379,683 | 67.7 | (0.3) | 12,160,292 | 5.2 | (0.2) | 20,605,073 | 8.8 | (0.2) | 6,761,299 | 2.9 | (0.2) | 36,105,829 | 15.4 | (0.3) |
| **MSA** | 129,731,204 | 69.4 | (0.4) | 9,070,314 | 4.9 | (0.2) | 15,700,418 | 8.4 | (0.2) | 5,420,097 | 2.9 | (0.2) | 27,008,225 | 14.5 | (0.3) |
| Children | 37,650,724 | 66.5 | (0.6) | 1,992,190 | 3.5 | (0.2) | 9,525,798 | 16.8 | (0.5) | 1,455,084 | 2.6 | (0.2) | 6,021,533 | 10.6 | (0.4) |
| Adults | 92,080,480 | 70.7 | (0.5) | 7,078,124 | 5.4 | (0.2) | 6,174,620 | 4.7 | (0.2) | 3,965,014 | 3.0 | (0.2) | 20,986,692 | 16.1 | (0.4) |
| **Non-MSA** | 28,442,893 | 60.9 | (1.2) | 3,089,978 | 6.6 | (0.5) | 4,899,566 | 10.5 | (0.7) | 1,250,313 | 2.7 | (0.3) | 9,037,603 | 19.3 | (0.8) |
| Children | 8,205,254 | 56.7 | (1.6) | 774,959 | 5.4 | (0.7) | 2,845,796 | 19.7 | (1.2) | 259,357 | 1.8 | (0.3) | 2,399,482 | 16.6 | (1.0) |
| Adults | 20,237,639 | 62.8 | (1.2) | 2,315,019 | 7.2 | (0.5) | 2,053,771 | 6.4 | (0.5) | 990,955 | 3.1 | (0.3) | 6,638,120 | 20.6 | (0.9) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 10: Health Insurance Coverage of U.S. Nonelderly Population, by Place of Birth[1]

| | Employer[2] | | | Other Private[3] | | | Medicaid/State[4] | | | Other Public[5] | | | Uninsured[6] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All** | 158,379,683 | 67.7 | (0.3) | 12,160,292 | 5.2 | (0.2) | 20,605,073 | 8.8 | (0.2) | 6,761,299 | 2.9 | (0.2) | 36,105,829 | 15.4 | (0.3) |
| U.S.-born | 149,445,827 | 69.0 | (0.4) | 11,157,065 | 5.2 | (0.2) | 19,463,198 | 9.0 | (0.2) | 6,347,557 | 2.9 | (0.2) | 30,108,090 | 13.9 | (0.3) |
| Foreign-born | 8,933,856 | 51.1 | (1.5) | 1,003,227 | 5.7 | (0.8) | 1,141,875 | 6.5 | (0.5) | 413,742 | 2.4 | (0.4) | 5,997,739 | 34.3 | (1.5) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 11: Characteristics of the Uninsured in the United States, 1997[12]

| | Number | Percent | (S.E.) |
|---|---|---|---|
| **All** | 36,105,829 | 100.0 | - |
| **Age** | | | |
| 0-10 | 4,812,804 | 13.3 | (0.5) |
| 11-17 | 3,612,504 | 10.0 | (0.4) |
| 18-34 | 15,408,208 | 42.7 | (0.8) |
| 35-64 | 12,272,313 | 34.0 | (0.8) |
| **Gender** | | | |
| Female | 17,121,023 | 47.4 | (0.6) |
| Male | 18,984,806 | 52.6 | (0.6) |
| **Race/Ethnicity** | | | |
| White Non-Hispanic | 19,576,951 | 54.2 | (1.0) |
| Black Non-Hispanic | 5,691,183 | 15.8 | (0.8) |
| Hispanic | 8,886,799 | 24.6 | (0.7) |
| Other Non-Hispanic | 1,950,896 | 5.4 | (0.3) |
| **Income** | | | |
| Less than 100 percent | 11,442,739 | 31.7 | (0.9) |
| 100-200 percent | 12,537,960 | 34.7 | (0.9) |
| 200-300 percent | 5,882,705 | 16.3 | (0.6) |
| 300 percent or higher | 6,242,425 | 17.3 | (0.9) |
| **Community Type**[13] | | | |
| MSA | 27,008,225 | 74.9 | (1.0) |
| Non-MSA | 9,037,603 | 25.1 | (1.0) |
| **Place of Birth** | | | |
| U.S.-born | 30,108,090 | 83.4 | (0.8) |
| Foreign-born | 5,997,739 | 16.6 | (0.8) |
| **Health Status** | | | |
| Fair/Poor Health | 6,559,851 | 18.2 | (0.7) |
| Excellent/Very Good/Good Health | 29,545,978 | 81.8 | (0.7) |
| Has a Limiting Disability[14] | 5,215,370 | 14.4 | (0.5) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 12: Uninsurance Rates for Selected Subgroups of U.S. Population, 1997[12]

| | Percent | (S.E.) |
|---|---|---|
| **All** | 15.4 | (0.3) |
| **Age** | | |
| 0-10 | 10.9 | (0.5) |
| 11-17 | 13.5 | (0.5) |
| 18-34 | 23.7 | (0.7) |
| 35-64 | 12.5 | (0.4) |
| **Gender** | | |
| Female | 14.6 | (0.3) |
| Male | 16.3 | (0.4) |
| **Race/Ethnicity** | | |
| White Non-Hispanic | 11.9 | (0.3) |
| Black Non-Hispanic | 18.6 | (0.9) |
| Hispanic | 31.6 | (1.0) |
| Other Non-Hispanic | 18.5 | (1.3) |
| **Income** | | |
| Less than 100 percent | 32.7 | (0.9) |
| 100-200 percent | 29.0 | (0.7) |
| 200-300 percent | 14.2 | (0.7) |
| 300 percent or higher | 5.5 | (0.3) |
| **Community Type**[13] | | |
| MSA | 14.5 | (0.3) |
| Non-MSA | 19.3 | (0.8) |
| **Place of Birth** | | |
| U.S.-born | 13.9 | (0.3) |
| Foreign-born | 34.3 | (1.5) |
| **Health Status** | | |
| Fair/Poor Health | 28.3 | (1.1) |
| Excellent/Very Good/Good Health | 14.0 | (0.3) |
| Has a Limiting Disability[14] | 19.2 | (0.7) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 13: Characteristics of U.S. Medicaid Enrollees, by Selected Income Groups, 1997[15]

| | Medicaid: All Incomes | | | Medicaid: <100% FPL | | | Medicaid: 100-199% FPL | | |
|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | (S.E.) | Number | Percent | (S.E.) | Number | Percent | (S.E.) |
| **All** | 20,605,073 | 100.0 | - | 13,609,464 | 100.0 | - | 4,797,314 | 100.0 | - |
| **Age** | | | | | | | | | |
| 0-10 | 9,183,042 | 44.6 | (1.0) | 6,183,424 | 45.4 | (1.2) | 2,147,740 | 44.8 | (1.8) |
| 11-17 | 3,193,640 | 15.5 | (0.7) | 2,166,658 | 15.9 | (1.0) | 711,576 | 14.8 | (1.0) |
| 18-34 | 4,121,094 | 20.0 | (0.6) | 2,607,211 | 19.2 | (0.7) | 916,424 | 19.1 | (1.2) |
| 35-64 | 4,107,297 | 19.9 | (0.7) | 2,652,171 | 19.5 | (0.7) | 1,021,573 | 21.3 | (1.8) |
| **Gender** | | | | | | | | | |
| Female | 12,088,892 | 58.7 | (0.7) | 8,215,384 | 60.4 | (1.0) | 2,604,850 | 54.3 | (1.7) |
| Male | 8,516,181 | 41.3 | (0.7) | 5,394,080 | 39.6 | (1.0) | 2,192,464 | 45.7 | (1.7) |
| **Race/Ethnicity** | | | | | | | | | |
| White Non-Hispanic | 9,035,200 | 43.9 | (1.4) | 5,197,651 | 38.2 | (1.6) | 2,494,567 | 52.0 | (2.1) |
| Black Non-Hispanic | 5,877,383 | 28.5 | (1.1) | 4,310,516 | 31.7 | (1.5) | 1,116,113 | 23.3 | (1.8) |
| Hispanic | 4,799,777 | 23.3 | (0.8) | 3,424,726 | 25.2 | (1.0) | 1,023,148 | 21.3 | (1.5) |
| Other Non-Hispanic | 892,714 | 4.3 | (0.6) | 676,570 | 5.0 | (0.8) | 163,486 | 3.4 | (0.6) |
| **Income** | | | | | | | | | |
| Less than 100 percent | 13,609,464 | 66.1 | (1.2) | | n/a | | | n/a | |
| 100-200 percent | 4,797,314 | 23.3 | (1.1) | | n/a | | | n/a | |
| 200-300 percent | 1,393,518 | 6.8 | (0.5) | | n/a | | | n/a | |
| 300 percent or higher | 804,778 | 3.9 | (0.5) | | n/a | | | n/a | |
| **Community Type**[13] | | | | | | | | | |
| MSA | 15,700,418 | 76.2 | (1.3) | 10,435,403 | 76.7 | (1.6) | 3,625,278 | 75.7 | (2.2) |
| Non-MSA | 4,899,567 | 23.8 | (1.3) | 3,174,061 | 23.3 | (1.6) | 1,166,948 | 24.4 | (2.2) |
| **Place of Birth** | | | | | | | | | |
| U.S.-born | 19,463,198 | 94.5 | (0.4) | 12,824,239 | 94.2 | (0.5) | 4,567,889 | 95.2 | (0.8) |
| Foreign-born | 1,141,875 | 5.5 | (0.4) | 785,225 | 5.8 | (0.5) | 229,425 | 4.8 | (0.8) |
| **Health Status** | | | | | | | | | |
| Fair/Poor Health | 4,364,594 | 21.2 | (0.8) | 2,991,449 | 22.0 | (1.0) | 991,532 | 20.7 | (1.4) |
| Excellent/Very Good/Good Health | 16,240,479 | 78.8 | (0.8) | 10,618,014 | 78.0 | (1.0) | 3,805,782 | 79.3 | (1.4) |
| Has a Limiting Disability[14] | 5,474,217 | 26.6 | (0.9) | 3,438,077 | 25.3 | (1.1) | 1,358,693 | 28.3 | (1.6) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

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**Table 14: Access to Health Care for U.S. Children, by Insurance Status, 1997[16]**

| | Private[17] | | Public[18] | | Uninsured[19] | | All Children | |
|---|---|---|---|---|---|---|---|---|
| | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) |
| Usual Source of Care[20] | | | | | | | | |
| None | 2.9 | (0.3) | 4.7 | (0.6) | 15.1 | (1.0) | 4.7 | (0.2) |
| ER | 0.7 | (0.1) | 2.9 | (0.4) | 4.3 | (0.5) | 1.5 | (0.1) |
| Doctor's Office | 78.4 | (0.6) | 48.9 | (1.4) | 42.4 | (1.8) | 68.2 | (0.6) |
| Other | 18.0 | (0.6) | 43.4 | (1.4) | 38.2 | (1.6) | 25.5 | (0.5) |
| Unmet Need[21] | | | | | | | | |
| Medical/Surgical | 1.9 | (0.2) | 3.4 | (0.5) | 9.3 | (1.4) | 3.1 | (0.2) |
| Dental | 4.9 | (0.3) | 6.1 | (0.6) | 14.4 | (1.5) | 6.2 | (0.3) |
| Mental | 0.8 | (0.1) | 0.9 | (0.3) | 0.7 | (0.2) | 0.8 | (0.1) |
| Prescription Drug | 0.9 | (0.1) | 2.6 | (0.5) | 3.6 | (0.5) | 1.5 | (0.1) |
| ANY | 7.3 | (0.4) | 11.1 | (0.9) | 21.1 | (1.8) | 9.7 | (0.4) |
| Not Confident in Access to Care[22] | 4.0 | (0.3) | 11.6 | (0.8) | 28.0 | (1.3) | 8.3 | (0.3) |
| Not Satisfied with Quality of Care[23] | 7.3 | (0.4) | 11.4 | (0.8) | 17.1 | (1.2) | 9.2 | (0.3) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 14a: Access to Health Care for Low-Income U.S. Children, by Insurance Status: 1997[16,24]**

| | Private[17] | | Public[18] | | Uninsured[19] | | All Low-Income Children | |
|---|---|---|---|---|---|---|---|---|
| | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) |
| Usual Source of Care[20] | | | | | | | | |
| None | 4.9 | (0.6) | 5.2 | (0.7) | 16.3 | (1.1) | 7.4 | (0.4) |
| ER | 1.3 | (0.3) | 2.7 | (0.4) | 5.1 | (0.7) | 2.6 | (0.2) |
| Doctor's Office | 70.1 | (1.3) | 48.9 | (1.6) | 35.7 | (1.7) | 54.5 | (0.9) |
| Other | 23.7 | (1.2) | 43.2 | (1.5) | 43.0 | (1.9) | 35.4 | (0.8) |
| Unmet Need[21] | | | | | | | | |
| Medical/Surgical | 2.3 | (0.4) | 2.9 | (0.5) | 9.2 | (1.6) | 4.0 | (0.5) |
| Dental | 6.3 | (0.6) | 6.5 | (0.7) | 15.1 | (1.6) | 8.2 | (0.5) |
| Mental | 1.8 | (0.5) | 1.0 | (0.3) | 0.7 | (0.2) | 1.2 | (0.2) |
| Prescription Drug | 1.4 | (0.3) | 2.7 | (0.6) | 3.9 | (0.7) | 2.5 | (0.3) |
| ANY | 9.9 | (0.8) | 11.2 | (1.0) | 21.3 | (2.0) | 12.8 | (0.7) |
| Not Confident in Access to Care[22] | 8.0 | (0.9) | 12.1 | (0.9) | 30.2 | (1.5) | 14.3 | (0.6) |
| Not Satisfied with Quality of Care[23] | 10.3 | (0.8) | 11.1 | (0.9) | 16.9 | (1.1) | 11.9 | (0.6) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 15: Access to Health Care for U.S. Adults, by Insurance Status, 1997[16]

| | Private[17] | | Public[18] | | Uninsured[19] | | All Adults | |
|---|---|---|---|---|---|---|---|---|
| | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) |
| Usual Source of Care[20] | | | | | | | | |
| None | 10.8 | (0.4) | 10.6 | (0.8) | 34.6 | (1.0) | 14.8 | (0.3) |
| ER | 1.7 | (0.1) | 4.9 | (0.6) | 7.8 | (0.6) | 3.0 | (0.2) |
| Doctor's Office | 67.4 | (0.5) | 38.8 | (1.2) | 28.2 | (0.9) | 58.4 | (0.5) |
| Other | 20.1 | (0.4) | 45.7 | (1.2) | 29.3 | (1.1) | 23.8 | (0.4) |
| Unmet Need[21] | | | | | | | | |
| Medical/Surgical | 5.6 | (0.2) | 9.3 | (0.9) | 14.6 | (0.7) | 7.4 | (0.2) |
| Dental | 10.5 | (0.3) | 17.1 | (1.2) | 21.1 | (0.8) | 12.9 | (0.3) |
| Mental | 0.8 | (0.1) | 3.0 | (0.4) | 2.1 | (0.3) | 1.2 | (0.1) |
| Prescription Drug | 3.3 | (0.2) | 8.1 | (0.7) | 9.0 | (0.5) | 4.7 | (0.2) |
| ANY | 16.0 | (0.4) | 26.1 | (1.5) | 30.0 | (0.8) | 19.2 | (0.4) |
| Not Confident in Access to Care[22] | 5.3 | (0.3) | 11.8 | (0.9) | 24.6 | (0.8) | 9.1 | (0.3) |
| Not Satisfied with Quality of Care[23] | 8.5 | (0.3) | 12.0 | (0.8) | 16.6 | (0.9) | 10.0 | (0.3) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 15a: Access to Health Care for Low-Income U.S. Adults, by Insurance Status: 1997[16,24]

| | Private[14] | | Public[15] | | Uninsured[16] | | All Low-Income Adults | |
|---|---|---|---|---|---|---|---|---|
| | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) |
| Usual Source of Care[20] | | | | | | | | |
| None | 15.1 | (0.7) | 11.4 | (0.9) | 34.7 | (1.2) | 21.6 | (0.6) |
| ER | 2.8 | (0.3) | 4.9 | (0.5) | 9.2 | (0.8) | 5.6 | (0.4) |
| Doctor's Office | 53.7 | (0.9) | 41.7 | (1.2) | 23.4 | (1.1) | 40.1 | (0.7) |
| Other | 28.5 | (1.0) | 42.0 | (1.4) | 32.8 | (1.3) | 32.7 | (0.8) |
| Unmet Need[21] | | | | | | | | |
| Medical/Surgical | 7.5 | (0.5) | 10.3 | (0.9) | 14.1 | (0.9) | 10.5 | (0.4) |
| Dental | 14.2 | (0.7) | 18.5 | (1.1) | 19.9 | (0.9) | 17.1 | (0.4) |
| Mental | 1.6 | (0.3) | 3.5 | (0.5) | 1.8 | (0.2) | 2.1 | (0.2) |
| Prescription Drug | 4.4 | (0.4) | 9.4 | (0.8) | 8.9 | (0.6) | 7.1 | (0.4) |
| ANY | 20.8 | (0.9) | 27.9 | (1.4) | 29.1 | (0.9) | 25.2 | (0.6) |
| Not Confident in Access to Care[22] | 10.0 | (0.7) | 13.1 | (1.2) | 27.3 | (1.0) | 17.0 | (0.5) |
| Not Satisfied with Quality of Care[23] | 11.2 | (0.7) | 12.9 | (0.9) | 16.2 | (0.9) | 13.3 | (0.4) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 16: Utilization of Health Care for U.S. Children, by Insurance Status: 1997[16,25]**

| | Private[17] | | Public[18] | | Uninsured[19] | | All Children | |
|---|---|---|---|---|---|---|---|---|
| | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) |
| Any Doctor Visit | 79.0 | (0.7) | 76.0 | (1.1) | 54.5 | (1.7) | 75.5 | (0.5) |
| If Any, Average Number of Visits | 3.3 | (0.1) | 4.4 | (0.2) | 3.2 | (0.4) | 3.6 | (0.1) |
| Any Health Professional Visit | 29.2 | (0.6) | 34.6 | (1.4) | 26.5 | (1.4) | 29.9 | (0.6) |
| If Any, Average Number of Visits | 2.7 | (0.1) | 3.4 | (0.3) | 2.3 | (0.2) | 2.9 | (0.1) |
| Any Dental Visit | 71.6 | (0.5) | 58.0 | (1.0) | 47.0 | (1.6) | 66.0 | (0.4) |
| If Any, Average Number of Visits | 2.4 | (0.1) | 2.1 | (0.1) | 2.0 | (0.1) | 2.3 | (0.0) |
| Any Mental Visit | 4.6 | (0.3) | 7.1 | (0.8) | 3.8 | (0.4) | 5.0 | (0.3) |
| If Any, Average Number of Visits | 10.3 | (1.2) | 16.1 | (1.8) | 8.7 | (2.8) | 11.8 | (1.0) |
| Any ER Visit | 21.9 | (0.7) | 39.0 | (1.3) | 23.0 | (1.4) | 25.4 | (0.5) |
| If Any, Average Number of Visits | 1.5 | (0.0) | 2.4 | (0.1) | 1.9 | (0.1) | 1.8 | (0.1) |
| Any Well-Child Visit | 63.5 | (0.7) | 70.9 | (0.9) | 47.0 | (1.2) | 63.0 | (0.6) |
| If Any, Average Number of Visits | 1.7 | (0.0) | 2.4 | (0.1) | 1.9 | (0.1) | 1.9 | (0.0) |
| Any Hospital Stay | 6.3 | (0.3) | 10.4 | (0.7) | 5.1 | (0.9) | 7.0 | (0.3) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 16a: Utilization of Health Care for Low-Income U.S. Children, by Insurance Status: 1997[16,24,25]

| | Private[17] | | Public[18] | | Uninsured[19] | | All Low-Income Children | |
|---|---|---|---|---|---|---|---|---|
| | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) |
| Any Doctor Visit | 72.8 | (1.4) | 75.2 | (1.2) | 53.0 | (1.8) | 69.6 | (0.9) |
| If Any, Average Number of Visits | 3.3 | (0.2) | 4.3 | (0.2) | 3.4 | (0.5) | 3.8 | (0.1) |
| Any Health Professional Visit | 30.6 | (1.2) | 34.2 | (1.5) | 27.8 | (1.6) | 31.4 | (0.8) |
| If Any, Average Number of Visits | 3.1 | (0.4) | 3.5 | (0.3) | 2.3 | (0.2) | 3.1 | (0.2) |
| Any Dental Visit | 64.6 | (1.1) | 58.0 | (1.0) | 46.1 | (1.9) | 58.1 | (0.6) |
| If Any, Average Number of Visits | 2.3 | (0.1) | 2.1 | (0.1) | 2.0 | (0.1) | 2.1 | (0.0) |
| Any Mental Visit | 6.6 | (0.7) | 6.7 | (0.9) | 4.2 | (0.6) | 6.1 | (0.4) |
| If Any, Average Number of Visits | 8.0 | (0.9) | 15.7 | (1.8) | 9.2 | (3.3) | 11.5 | (1.0) |
| Any ER Visit | 26.4 | (1.3) | 39.2 | (1.5) | 24.6 | (1.7) | 31.1 | (0.8) |
| If Any, Average Number of Visits | 1.8 | (0.1) | 2.4 | (0.1) | 1.9 | (0.1) | 2.1 | (0.1) |
| Any Well-Child Visit | 59.2 | (1.6) | 72.1 | (1.0) | 46.5 | (1.3) | 61.6 | (0.8) |
| If Any, Average Number of Visits | 1.8 | (0.0) | 2.5 | (0.1) | 1.8 | (0.1) | 2.1 | (0.1) |
| Any Hospital Stay | 6.4 | (0.6) | 9.7 | (0.7) | 5.3 | (1.1) | 7.5 | (0.4) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 17: Utilization of Health Care for U.S. Adults, by Insurance Status, 1997[16,25]

| | Private[17] | | Public[18] | | Uninsured[19] | | All Adults | |
|---|---|---|---|---|---|---|---|---|
| | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) |
| Any Doctor Visit | 73.0 | (0.5) | 72.7 | (1.1) | 43.6 | (1.0) | 68.0 | (0.4) |
| If Any, Average Number of Visits | 3.7 | (0.1) | 6.0 | (0.2) | 4.1 | (0.4) | 4.0 | (0.1) |
| Any Health Professional Visit | 23.0 | (0.4) | 28.2 | (1.3) | 17.1 | (0.8) | 22.4 | (0.3) |
| If Any, Average Number of Visits | 3.3 | (0.2) | 7.8 | (2.0) | 2.9 | (0.2) | 3.7 | (0.2) |
| Any Dental Visit | 75.2 | (0.5) | 56.2 | (1.5) | 42.6 | (0.9) | 68.1 | (0.4) |
| If Any, Average Number of Visits | 2.3 | (0.0) | 2.2 | (0.0) | 2.0 | (0.1) | 2.2 | (0.0) |
| Any Mental Visit | 5.6 | (0.3) | 15.4 | (0.9) | 4.3 | (0.3) | 6.2 | (0.2) |
| If Any, Average Number of Visits | 10.6 | (0.5) | 17.6 | (4.5) | 8.5 | (0.9) | 11.8 | (1.0) |
| Any ER Visit | 17.5 | (0.4) | 37.9 | (1.3) | 25.4 | (0.9) | 20.5 | (0.3) |
| If Any, Average Number of Visits | 1.6 | (0.0) | 2.6 | (0.1) | 2.1 | (0.2) | 1.8 | (0.0) |
| Any Breast Exam (women only) | 60.8 | (0.6) | 48.3 | (1.5) | 35.0 | (1.5) | 55.6 | (0.5) |
| Any Pap Smear (women only) | 67.3 | (0.7) | 60.2 | (1.8) | 45.1 | (1.5) | 63.2 | (0.5) |
| Any Hospital Stay | 8.1 | (0.3) | 22.5 | (1.2) | 8.1 | (0.6) | 9.2 | (0.2) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

## Table 17a: Utilization of Health Care for Low-Income U.S. Adults, by Insurance Status: 1997[16,24,25]

| | Private[17] | | Public[18] | | Uninsured[19] | | All Low-Income Adults | |
|---|---|---|---|---|---|---|---|---|
| | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) | Percent | (S.E.) |
| Any Doctor Visit | 66.8 | (1.0) | 74.3 | (1.2) | 41.4 | (1.2) | 58.9 | (0.7) |
| If Any, Average Number of Visits | 4.0 | (0.2) | 6.4 | (0.2) | 4.2 | (0.3) | 4.6 | (0.1) |
| Any Health Professional Visit | 22.4 | (0.9) | 26.4 | (1.3) | 17.2 | (0.9) | 21.3 | (0.6) |
| If Any, Average Number of Visits | 3.6 | (0.4) | 6.8 | (0.7) | 3.1 | (0.2) | 4.2 | (0.3) |
| Any Dental Visit | 62.5 | (1.1) | 51.4 | (1.5) | 38.9 | (1.1) | 51.6 | (0.6) |
| If Any, Average Number of Visits | 2.1 | (0.0) | 2.2 | (0.1) | 2.1 | (0.1) | 2.1 | (0.0) |
| Any Mental Visit | 6.8 | (0.5) | 17.4 | (1.0) | 5.0 | (0.5) | 8.2 | (0.3) |
| If Any, Average Number of Visits | 11.2 | (1.3) | 19.3 | (5.6) | 8.5 | (1.0) | 14.0 | (2.4) |
| Any ER Visit | 22.8 | (1.0) | 39.9 | (1.4) | 25.8 | (1.2) | 27.3 | (0.6) |
| If Any, Average Number of Visits | 1.7 | (0.1) | 2.8 | (0.1) | 2.4 | (0.3) | 2.3 | (0.1) |
| Any Breast Exam (women only) | 50.8 | (1.3) | 47.6 | (1.6) | 33.8 | (1.5) | 44.3 | (0.8) |
| Any Pap Smear (women only) | 57.2 | (1.3) | 58.9 | (1.8) | 46.0 | (1.6) | 53.8 | (0.8) |
| Any Hospital Stay | 9.5 | (0.6) | 25.2 | (1.2) | 9.1 | (0.8) | 12.5 | (0.4) |

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997.

Standard errors for each percent are given in parentheses.

See further notes following last table.

NOTES

*Notes for Tables 1 - 10*

1. Insurance coverage is measured at the time of the survey. Excludes persons ages 65 and over and those living in institutions or group quarters.
2. Employer coverage includes those who receive coverage directly from an employer or union, those who receive coverage as dependents, and those who receive coverage under the Consolidated Budget Reconciliation Act of 1986 (COBRA).
3. Other Private includes those with privately purchased coverage that is not obtained through an employer or union and coverage that cannot be definitively classified as employer, private, Medicare, Medicaid, or CHAMPUS.
4. Medicaid/State coverage includes those who receive coverage under the Medicaid program or under state-specific programs in California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Washington, and Wisconsin.
5. Other Public includes those who receive coverage under the Medicare, CHAMPUS, Veterans Affairs (VA), or other military program.
6. Uninsured includes those who report no type of health insurance coverage at the time of the survey or who report coverage under the Indian Health Service program.
7. The family structure of adults is defined in terms of whether or not they are married and whether or not they have any of their own children in the household. "Married" adults are defined as those who report being married or have a spouse in the household. Those who are widowed, divorced, separated, or never married, or whose marital status was not ascertained but who did not report having a spouse in the household, are classified as "single." Those "with children" have at least one biological, adoptive, or stepchild under age 18 living in the household at the time of the survey; all other adults are classified as "without children."
8. Family type for children is defined in terms of their relationship with the adults with whom they live. The category "no parents" means that the child lives with relatives other than parents or with unrelated adults. Children classified as living in "one-parent families" live with a single biological or adoptive parent (the household may contain this parent's unmarried partner). Children living with two biological or adoptive parents (married or unmarried) or one biological or adoptive parent and one stepparent (parents must be married) are classified as living in "two-parent families."
9. Family work status is a hierarchy. Individuals who work fewer than 35 hours per week are considered part-time workers, and those who work 35 or more hours per week are considered full-time workers. Families with at least one full-time worker are classified as "full-time worker" families. Families with no full-time workers but one or more part-time workers are classified as "part-time worker(s) only" families, and those with no full-time or part-time workers in the family are classified as "no workers" families.
10. Based on those who work for an employer or who are self-employed and work for an employer, but working for an employer is worker's main job. Excludes those who work in the public sector.
11. Based on those for whom geographic location is known (county-level information is not available for residents of Alaska). MSAs are Metropolitan Statistical Areas as defined by the U.S. Office of Management and Budget and as used by the U.S. Census Bureau (see http://www.census.gov/ population/www/estimates/aboutmetro.html).

*Notes for Tables 11 - 13*

12. Insurance coverage is measured at the time of the survey. Interviewers asked respondents about family members' current enrollment in private and public insurance and followed up with a confirmation question when no coverage was specified. Uninsured includes those who reported no type of health insurance coverage at the time of the survey or who reported

coverage under the Indian Health Service program. Excludes persons ages 65 and over and those living in institutions or group quarters.

13. Based on those for whom geographic location is known (county-level information is not available for residents of Alaska). MSAs are Metropolitan Statistical Areas as defined by the U.S. Office of Management and Budget and as used by the U.S. Census Bureau (see http://www.census.gov/ population/www/estimates/aboutmetro.html).
14. For children, indicates that the child has a physical, learning, or mental health condition that limits participation in the usual kinds of activities done by most children the child's age or limits his/her ability to do schoolwork. For adults, indicates a physical, mental, or other health condition that limits the kind or amount of work the person can do.
15. Insurance coverage is measured at the time of the survey and is represented by a hierarchy; thus, those with employer coverage and Medicaid would be classified as "Employer" and would not be included in these estimates. Medicaid/State coverage includes those who receive coverage under the Medicaid program or under state-specific programs in California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Washington, and Wisconsin. Excludes persons ages 65 and over and those living in institutions or group quarters.

*Notes for Tables 14 - 17a*

16. Insurance coverage is measured at the time of the survey. Excludes persons ages 65 and over and those living in institutions or group quarters.
17. Private coverage includes those who receive coverage directly from an employer or union, those who receive coverage as dependents, those who receive coverage under the Consolidated Budget Reconciliation Act of 1986 (COBRA), those with privately purchased coverage that is not obtained through an employer or union, and those with coverage that cannot be definitively classified as employer, private, Medicare, Medicaid, or CHAMPUS.
18. Public coverage includes those who receive coverage under the Medicaid program or under state-specific programs in California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Washington, and Wisconsin, or those who receive coverage under Medicare, CHAMPUS, Veterans Affairs (VA), or other military program.
19. Uninsured includes those who report no type of health insurance coverage at the time of the survey or who report coverage under the Indian Health Service program.
20. The NSAF asks, "Is there a place where [person] usually goes when he/she is sick or needs advice about his/her health?" If yes, the interviewer asks, "What kind of place is it that [person] usually goes to?" The response choices are a doctor's office (including an HMO), a hospital emergency room, a clinic or hospital outpatient department, or some other place. "Other" includes those whose usual source of care is a clinic or hospital outpatient department, a naturalopathic/herbal provider, a family member or friend who is in the medical profession, dial-in or phone service, or other providers.
21. Unmet need estimates are based on responses to a series of questions asking, "In the past 12 months, did [person] not get or postpone [type of care] when he/she needed it?" "Any" unmet need indicates that a person had one or more types of unmet need among medical/surgical, dental, mental, and prescription drug need.
22. Based on respondent's answer to the question "How confident are you that your family members can get care if they need it?" "Not confident" includes those respondents who say they are "not confident" or "not confident at all" that their family can get needed medical care.
23. Based on respondent's answer to the question "How satisfied are you with the quality of medical care your family has received during the last 12 months?" "Not satisfied" includes those respondents who say they are "very dissatisfied" or "somewhat dissatisfied" in the quality of care their family receives.
24. Low-income is defined as below 200 percent of the federal poverty level.
25. Health service utilization questions in the NSAF ask whether the sampled person received specific types of care in the 12 months prior to the survey and, if so, how many times.